

REMARKS/ARGUMENTS

This Amendment is in response to the Office Action of January 27, 2006, in which the Examiner (1) rejected claim 18 under 35 U.S.C. 112, first paragraph, as failing to comply with the enablement requirement, (2) rejected claims 1-6, 14-17, 22-26 and 28-30 under 35 U.S.C. 102(e) as being anticipated by U.S. Patent No. 6,973,442 to Drummond ("**Drummond**"), (3) rejected claims 27 and 31 under 35 U.S.C. 103(a) as being unpatentable over **Drummond**, (4) rejected claims 7 and 8 under 35 U.S.C. 103(a) as being unpatentable over **Drummond** in view of "Citibank Unveils New Automatic Teller Machine Technology to Aid Individuals with Disabilities" by S. Weeks, Sept. 30, 1992 ("**Weeks**"), (5) rejected claims 9-11 and 13 under 35 U.S.C. 103(a) as being unpatentable over **Drummond** in view of "Neglected Shoppers Rejoice: Customer Service is Returning" by B. Aarsteinsen, Nov. 9, 1990 ("**Aarsteinsen**"), (6) rejected claim 12 under 35 U.S.C. 103(a) as being unpatentable over **Drummond** and **Aarsteinsen**, and further in view of "Freddie Mac is Avoiding Bad Loans" by P. Reeves, Nov. 23, 1997 ("**Reeves**") and (7) rejected claims 18-21 under 35 U.S.C. 103(a) as being unpatentable over **Drummond** in view of "Tanger Shoppers Score Big Outlet Savings During Super Bowl Scratch and Win Event" on PR Newswire, Dec. 1999 ("**PR Newswire**").

Figures 1 and 2 have been amended to include labels and reference numbers as requested by the Examiner. The specification has been amended at page 18 (paragraph 100) as requested by the Examiner, and amended at page 10 (paragraphs 57 and 58) for consistency with requested changes to the drawings. The Abstract has been amended to correct a typographical error.

Claims 1, 2, 8 and 25-31 have been cancelled. Claims 32-35 have been added, with claim 32 replacing cancelled claim 1. Claims 3, 6, 13-24 have been amended to correct grammatical errors and to be consistent with terminology now used in new independent 31, and to overcome the rejection of claim 18 as not enabling.

New independent claim 31 (from which all other claims now depend) is believed distinguishable from **Drummond**.

Applicants' invention, as exemplified in claim 31, is directed to a method for permitting marketing and promotional activities to be implemented at an ATM network by bank branches without changing the central accounting system of the bank. Specifically, claim 31 now recites a method for use in a bank processing network having a plurality of ATMs and an information processing system. The information processing system includes a central MCIF server and integrated ATM monitoring apparatus. The ATM monitoring apparatus and the ATMs are located at a branch office. The method includes storing customer service information (customer attribute information and customer offer information) at the MCIF server, downloading the customer service information to the ATM monitoring apparatus in advance of customer transaction, transmitting the customer specific information from an ATM to the ATM monitoring apparatus in response to a customer conducting a transaction, and providing selected customer offer information from the ATM monitoring apparatus to the ATM in response to the customer specific information.

Drummond discloses an ATM network wherein ATMs have HTML features and JAVA programming for permitting the ATM to communicate with remote foreign servers (e.g., a server in the user's home bank system), so that screens familiar to the user may be displayed when the user is using an ATM not operated by his own bank (see Abstract; col. 5, lines 5-34).

Drummond does not teach or suggest a network in which Applicants' method is used, having an "(MCIF) server and at least one ATM monitoring apparatus," wherein the ATM monitoring apparatus and the ATMs "are located at a branch office," as recited in claim 31. Furthermore, **Drummond** does not teach various elements recited in claim 31, such as

"storing customer service information at the MCIF server,"

"in advance of a customer transaction, downloading at least parts of the customer service information from the MCIF server to the ATM monitoring apparatus,"

"transmitting customer specific information from an ATM to the ATM monitoring apparatus," and

"providing selected customer offer information from the ATM monitoring to the ATM in response to the customer specific transaction information."

Such recited elements are used to carry Applicants' stated purpose of permitting branch offices to implement sales, advertising and other business strategies at branch ATMs without changing central accounting system of the bank. Such a purpose is particularly useful when banks need to avoid complicated system changes in the event of changing bank circumstances, such as bank mergers (see Specification, paragraphs 05, 07 and 08).

The other claims all now depend from claim 32 and are believed allowable over **Drummond** for at least the same reasons. Furthermore, such claims recite additional limitations such as (by way of example only) "administrator display information relating to instructions for directing the customers to a human administrator" (claim 17), "promotion display information is printed on a game card dispensed at the ATM" (claim 18), and "storing a plurality of screen displays in advance at the ATM" (claim 33).

The other cited references also fail to teach the recited features of claim 31 (and the dependent claims) and are likewise disguisable from Applicants' invention. **Weeks, Aarsteinsen, Reeves** and **PR Newswire** do not teach or suggest (either alone or in combination with **Drummond**) the features of storing customer service information at an ATM monitoring apparatus co-located at a branch office with ATMs, nor providing selected customer offer information from the monitoring apparatus to the ATM in response to customer specific information from the ATM, as recited in claim 32 or as combined with the other specific features cited in the dependent claims.

Applicants have noted the Examiner's rejection of claim 18 under 35 U.S.C. §112, as non-enabling. Applicants have amended claim 18 to more accurately describe the embodiments disclosed in the Specification and the drawings, namely that "promotion display information is printed on the cards." Such "promotion display information" is separate from the "portions to be rubbed away," and is consistent with embodiments described in the Specification, namely paragraphs 120-128, and corresponding Figures 17 and 18(a)-18(c). It is respectfully requested that the Examiner reconsider this rejection of claim 18 in light of the amendments to such claim.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,



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